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EXPRESS MAIL NO.: ER 841 991 562 US

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

Application No.	Filed:	Inventor(s):	Atty. Dkt.:
09/835,605	April 16, 2001	Ciampi et al.	045390-01-5012 [formerly 10371/8]

Title: FAIR-VALUE PRICING OF A FINANCIAL ASSET

Examiner: Daniel S. Felten	Art Unit: 3624
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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO OFFICE ACTION MAILED DECEMBER 15, 2004**

Dear Sir:

In response to the Office Action mailed December 15, 2004, Applicants submit the following amendments and remarks.